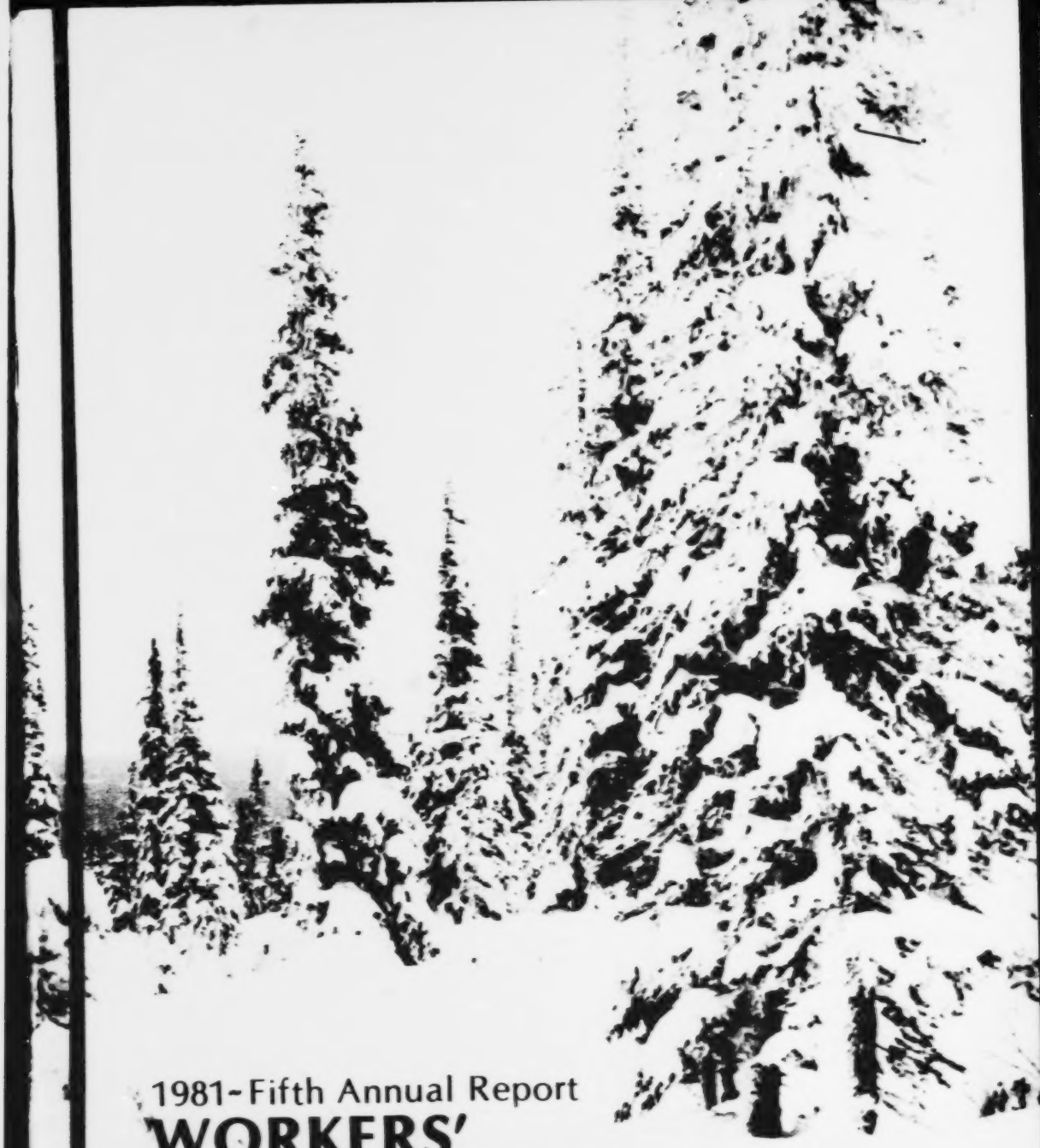

1981 - Fifth Annual Report

WORKERS' COMPENSATION BOARD

Northwest Territories

For the year ended December 31, 1981

ISSN 0714-5535
Workers' Compensation Board
Annual Report

Contents

The Workers' Compensation Ordinance 5

Workers' Compensation Board Members 5

Summary of Present Benefits — 1982 6

Transmittal Page 7

Introduction 9
Operations 9
Level of Workers' Benefits in 1981 9
Events 10

Index to Exhibits 12

Exhibit I 13
Report of the Auditor General of Canada 13
Financial Statements 14
Notes to Financial Statements 19
Schedule of Administration and General Expense 23

Exhibit II
Assessment Class Funding Statement 24
Actuarial Certificate 26

Exhibit III 28
General Administrative Information 28

Exhibit IV 31
Statistics Schedule I 31
Accidents Reported by Location 32
Statistics Schedule II 34
Types of Accidents 34

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The Workers' Compensation Ordinance

The purpose of the Workers' Compensation Ordinance is to provide recompense to the worker for wage loss due to disability from personal injury by accident arising out of employment, without recourse to litigation. It ensures promptness and certainty of payment to the worker or dependants without unduly burdening the employer.

It extends the worker's protection to all accidents arising out of and in the course of employment instead of merely those caused by the negligence of the employer, it places the adjudication of claims in the hands of the Workers' Compensation Board instead of the courts, and it makes the employer's liability collective instead of individual.

The Workers' Compensation Board of the Northwest Territories, is the agency responsible for the administration of the Workers' Compensation Ordinance and the adjudication of all matters arising thereunder.

J. D. C. MacLean
Chairman

Willie Adams
Board Member

Colin Adjun
Board Member

W. Berezowski
Board Member

W. R. Hargrave
Board Member

A. R. W. Hettrick
Board Member

D. Johnston
Board Member

W. Maduke
Board Member

B. C. Roberts
Board Member

J. Todd
Board Member

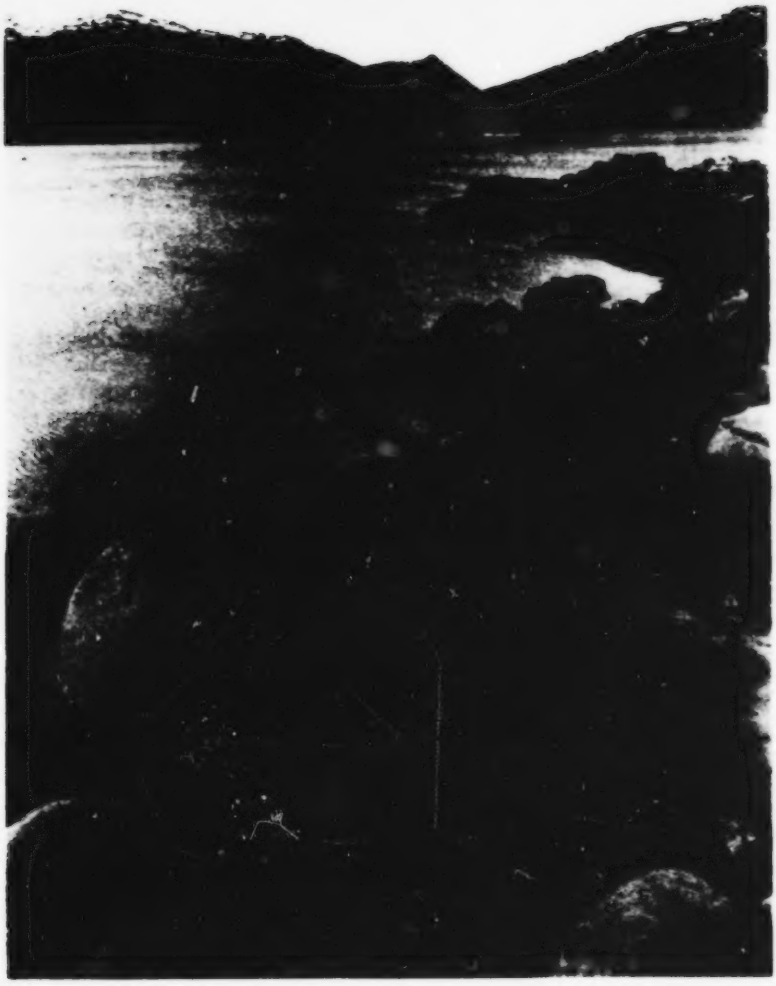
Summary of Present Benefits — 1982

Maximum yearly earnings assessed on	$23,200.00
Maximum yearly earnings compensated on	23,200.00
Rate of compensation	75%
Maximum yearly amount of compensation	17,400.00
Maximum weekly earnings compensated on	446.15
Maximum weekly compensation	334.62
Widow's pension — per month	638.00
Widow's special immediate allowance	928.00
Widow's re-marriage allowance — 12 monthly payments x $638.00	7,656.00
Where fatality occurs a considerable distance from place of burial all transportation costs within the N.W.T.	
Child's pension — per month, up to age 16 or if still attending school	145.00
Maximum pension to widow and children	No limit
Dependent's pension (where no widow and children) proportionate to pecuniary loss not to exceed $638.00 per month	
Minimum compensation for permanent total disability per month	638.00
Minimum compensation for temporary total disability per week for average earnings of that amount or more, and actual earnings if less than $147.23 per week	147.23
Medical aid which includes hospitalization, surgery, drugs, etc. is also provided	
(All Compensation Benefits are non-taxable)	

To: Hon. George Braden
Minister
Responsible for the
Workers' Compensation Board
Government of the N.W.T.

And to: John H. Parker
Commissioner
Government of the N.W.T

May it please Your Honour: Sir, in accordance with Section 58 (2) of the Workers' Compensation Ordinance, we now submit the 5th Annual Report of the Board, for the year ended December 31, 1981.



Introduction

Operations

In 1981, the Workers' Compensation Board processed a total of 3,109 claims on work injuries, industrial diseases and fatalities.

The Workers' Compensation Board expenditures for compensation claims totalled $1,426,000.00 in 1981. The amount allocated to the Future Claims Reserve for expenditure in the future on 1981 claims is $4,285,000.00.

Level of Workers' Benefits in 1981

(1) Year's Maximum Assessable Remuneration is $20,400.00.

(2) Permanent Partial Disability — Proportion of 75% of earnings based on the degree of disability.

(3) Temporary Total Disability — 75% of earnings for period of disability. Minimum $129.46 per week or earnings if less. Maximum $1,275.00 per month.

(4) Temporary Partial Disability — 75% of difference in earnings or proportion of 75% based on degree of disability.

(5) Funeral Cost — $816.00 plus the cost of transporting body — necessary costs within the Northwest Territories.

(6) Additional expense payment consequent on death of worker — $816.00.

(7) Widow's or Widower's pension — $561.00 a month, plus discretionary allowance.

(8) Children's pension — Children who are dependants of the worker — $127.50 per month to age 16. These payments continue to the end of the first college degree for educational purposes.

(9) All medical aid and doctor fees.

(10) Rehabilitation costs.

General information on the administrative features of the compensation, assessment, and finance divisions is attached as an Exhibit to this report.

Events

1. **Y.M.A.R.** The Workers' Compensation Ordinance was amended by the Legislative Assembly in 1981 effective January 1, 1982 to increase the Year's Maximum Assessable Remuneration to a maximum of $23,200.00 from the previous level of $20,400.00. All compensation benefits are proportionately dependent to the amount of the Y.M.A.R.

2. **Existing Pensioners:** Pensions have again been revised upwards to come into effect January 1, 1982 confined to those whose disability was greater than 10%, as well as to dependants of the deceased workers.

3. **Task Force:** During the fall of 1980 the Board appointed a Task Force to conduct an inquiry into the Northwest Territories Workers' Compensation System. This Task Force was comprised of five members with representation from the Board, Industry, Labour and the General Public.

Presentations were requested from Industry, Labour and the General Public to obtain their views, suggestions and recommendations for this inquiry. In addition, Public Hearings were scheduled for those wishing to appear before the Task Force. The report of the Task Force was forwarded to the Board during the summer of 1981.

4. **Merit Rebate:** In accordance with the merit rebate plan implemented in 1979 the 1980 rebates in the amount of $660,000 were issued to employers in 1981.

The 1981 rebates have been estimated at a total cost to the Board of $1,050,000. These rebates will be issued during 1982 based on injury costs, exclusive of administration, for the years 1979, 1980 and 1981.

Estimated total cost to the Board for the three year trial period is $2,334,000.

5. **Financial Statements:** Exhibit I with the accompanying financial statements thereto set out the Board's financial results for the calendar year 1981. The accounts of the Board have been audited and the certificate of the Auditor General is attached.

6. **Actuarial Certificate:** The actuarial certificate is attached hereto as Exhibit II.

7. **Administration Costs:** The Board tables its administrative budget each year at the January Session of the Assembly. The statement of the Board's administrative costs for the 1981 calendar year are attached as one of the exhibits.

8. **Investments:** In the year 1981 the Board through its Investment Committee continued with its definitive investment policy. The Royal Trust Company of Canada continued as the Board's investment custodian and the firm of Bolton Tremblay Inc. as counsel for the Board's investment portfolio. Details of the Board's investments are included in the financial statements.

9. **Accident Prevention:** The Accident Prevention Division continued liaison with Industry and Labour with respect to the Merit Rebate Program. In addition various seminars were carried out in an attempt to encourage safer working environments for the prevention of accidents. The Division remains actively connected with the Northwest Territories Safety Division and the Federal Government Agencies responsible for safety in the Northwest Territories.

10. **Industrial Classification:** The funding, application and operating reserve balances for the assessment industrial classifications are attached hereto as Exhibit II.

11. **Statistics:** A breakdown of all claims as to type of injury and geographical location of occurrence are set out in Statistics Schedules attached as Exhibit IV to this report.

12. **Treating Professionals, Hospitals:** An essential part of the workers' compensation system is the contribution by the medical professionals and institutions in the treatment of the injured workers. The Board appreciates the assistance and co-operation provided by these persons and organizations.

13. **Staff:** The Board wishes to record its appreciation to the staff for their excellent performance throughout the year in providing prompt and courteous service to the workers, employers and other interested groups.

On behalf of the Board

J.D.C. MacLean,
Chairman of the Board.

Index to Exhibits

Exhibit I Auditor General's Certificate

Accident Fund — Chapter 7 of the Workers' Compensation Ordinance 1976

Balance Sheet December 31, 1981

Statement of Operating Reserve
Statement of Pension Reserve
Statement of Future Claims Reserve
Statement of Contingency Reserve
Notes to Financial Statements, Year ended December 31, 1981

Exhibit II Assessment Class Funding Statement

Actuarial Certificate

Exhibit III General Administrative Information

Exhibit IV Statistics

Exhibit I

The Commissioner
Government of the Northwest Territories

I have examined the balance sheet of the Workers' Compensation Board (Northwest Territories) as at December 31, 1981 and the statements of operating reserve, pension reserve, future claims reserve and contingency reserve for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at December 31, 1981 and the results of its operations for the year then ended in accordance with the accounting policies set out in Note 2 to the financial statements, applied on a basis consistent with that of the preceding year.

Auditor General of Canada

Ottawa, Ontario
September 9, 1982

Balance Sheet
as at December 31, 1981

Statement 1

Assets	**1981**	**1980**
	(in thousands of dollars)	
Investments maturing within one year	$10,527	$ 5,907
Assessments receivable	2,792	498
Accrued interest receivable	759	516
Investments (Note 4)	16,186	14,945
Fixed assets (Note 5)	68	56
	$30,332	**$21,922**
Liabilities and Reserves		
Bank overdraft	$ 15	$ 1,042
Accounts payable	397	33
Assessment refunds payable	500	393
Estimated merit rebates (Note 6)	1,050	678
	1,962	2,146
Pension reserve — Statement 3 (Note 3)	8,504	6,655
Future claims reserve — Statement 4 (Note 3)	8,834	6,139
Contingency reserve — Statement 5 (Note 3)	9,131	6,007
Operating reserve — Statement 2	1,901	975
	$30,332	**$21,922**

The accompanying notes are an integral part of the financial statements

Approved

DIRECTOR OF FINANCE

Approved on behalf of the Workers' Compensation Board

CHAIRMAN OF THE BOARD

Statement of Operating Reserve
for the year ended December 31, 1981

Statement 2

	1981	1980
	(in thousands of dollars)	
Funding provided		
Assessments	$12,095	$7,039
Less: Estimated merit rebates (note 6)	1,050	678
	11,045	6,361
Interest	3,369	2,391
	14,414	8,752
Amounts applied		
Claims		
Compensation	977	614
Medical Aid	449	364
Administration and general expense (Note 7)	1,908	1,337
Transfers to:		
Pension reserve		
appropriation	61	161
interest	1,071 1,132	712 873
Future claims reserve		
appropriation	4,285	2,811
interest	755 5,040	538 3,349
Contingency reserve		
appropriation	3,134	1,964
interest	848 3,982	622 2,586
	13,488	9,123
Increase (decrease) in operating reserve	926	(371)
Operating reserve, beginning of year	975	1,346
	$1,901	**$ 975**

The accompanying notes are an integral part of the financial statements.

Statement of Pension Reserve
for the year ended December 31, 1981

Statement 3

	1981	1980
	(in thousands of dollars)	
Funding provided		
Transfers from:		
Contingency reserve	$ 812	$1,850
Future claims reserve	1,279	1,084
Operating reserve — appropriation	61	161
— interest	1,071	712
	3,223	3,807
Amounts applied		
Pension payments	1,374	1,231
Increase in pension reserve	1,849	2,576
Pension reserve, beginning of year	6,655	4,079
Pension reserve, end of year	**$8,504**	**$6,655**

The accompanying notes are an integral part of the financial statements.

Statement of Future Claims Reserve
for the year ended December 31, 1981

Statement 4

	1981	1980
	(in thousands of dollars)	
Funding provided		
Transfer from operating reserve		
— appropriation	$4,285	$2,811
— interest	755	538
	5,040	3,349
Amounts applied		
Transfer to pension reserve	1,279	1,084
Claim payments	1,066	899
	2,345	1,983
Increase in future claims reserve	2,695	1,366
Future claims reserve, beginning of year	6,139	4,773
Future claims reserve, end of year	**$8,834**	**$6,139**

The accompanying notes are an integral part of the financial statements.

Statement of Contingency Reserve
for the year ended December 31, 1981

Statement 5

	1981	1980
	(in thousands of dollars)	
Funding provided		
Transfer from operating reserve		
— appropriation	$3,134	$1,964
— interest	848	622
	3,982	2,586
Amounts applied		
Transfer to pension reserve	812	1,850
Claim payments	46	60
	858	1,910
Increase in contingency reserve	3,124	676
Contingency reserve, beginning of year	6,007	5,331
Contingency reserve, end of year	**$9,131**	**$6,007**

The accompanying notes are an integral part of the financial statements.

Workers' Compensation Board
(Northwest Territories)

Notes to Financial Statements
December 31, 1981

1. Authority

The Workers' Compensation Board was established under, and is responsible for the administration of the Workers' Compensation Ordinance, 1977 (First Session).

Assessments are levied upon all employers in the Northwest Territories on the basis of a percentage of their payroll from which compensation in respect of accidents from employment and costs of administration are paid and reserves established.

2. Significant accounting policies

Reserves
Reserves have been established to provide for payment of liabilities in respect of future compensation for accidents which have occurred or may occur and thereby prevent employers in the future from being unduly or unfairly burdened with such costs.

The purposes of the reserves, the provisions for funding, and the amounts applied against them are described below.

(a) Operating reserve
The operating reserve is established to provide stability to the industry classes rating structure. The reserve represents investment revenue and assessment revenue of the industry classes less current claims expense for settlements during the year within authorized limits, administration and general expense, and transfers to other reserves.

(b) Pension reserve
The pension reserve represents the present value of future payments of pension awards made by the Board. Except for pension awards for industrial disease, second injury, enhanced disability, and settlements in excess of authorized limits, which are transferred from the contingency reserve, all pensions awarded for current year claims are transferred from the operating reserve and those awarded for prior years' claims are transferred from the future claims reserve.

(c) Future claims reserve
The future claims reserve represents the present value of future liabilities, within authorized limits, for unfinalized accident claims in process, accidents which have occurred and have not been reported, and for additional costs arising in future years in respect of prior years' claims. Amounts are transferred annually from the operating reserve to provide for the future costs of these claims.

(d) Contingency reserve
The contingency reserve represents amounts set aside to prevent adverse financial consequences to an industry classification as a result of excessive costs of any disaster or extraordinary circumstance including claim costs in excess of authorized limits, increases in pensions awarded, and claims for industrial disease, rehabilitation and retraining of injured workers, and enhanced disability including second injury.

Doubtful assessments receivable
No provision is made for doubtful assessments receivable. The practice of the Board is to reduce assessment revenue when accounts are determined to be uncollectible. Recoveries are credited to revenue.

Investments
Investments are recorded at cost at the time of purchase. Discounts or premiums are amortized on a straight-line basis over the periods remaining to the maturity date of the investments.

Fixed assets
Fixed assets are recorded at cost at the time of acquisition. Depreciation is provided over the estimated useful life of the assets as follows:

Furnishings	10% straight-line
Equipment	20% straight-line
Leasehold improvements	Straight-line over the term of the lease

Merit Rebates
A merit rebate plan for assessments was introduced in 1979 to encourage accident prevention practices among employers. Under this plan, 1981 merit rebates for the year to December 31 are to be allowed to employers from current assessment revenue based on favourable claims experience over the three years then ended.

Interest revenue
Interest revenue is allocated to the various reserves on the basis of their average opening and closing balances.

Administration and general expense
This expense, net of sundry and penalty revenue, is allocated to industry classes within the operating reserve on the basis of assessment revenue applicable to each industry class for the year.

3. Actuarial review

A review by the Consulting Actuary indicates that at December 31, 1981:

- the pension reserve of $8,504,000 had a surplus of $1,013,000 which is retained in the reserve to help provide for future pension increases, and that
- the future claims reserve of $8,834,000 and the contingency reserve of $9,131,000 are appropriate to meet the future costs of claims that have occurred or are likely to occur.

Pension increases effective January 1, 1982, have been granted in respect of all pensions in pay to December 31, 1980. These increases result in additional liability of $4,313,000 which will be transferred from the contingency reserve to the pension reserve in 1982.

4. Investments

The amount comprises:

	1981		1980
	Par Value	Amortized Cost	Amortized Cost
	(in thousands of dollars)		
Government of Canada bonds	$11,325	$11,228	$11,946
Provincial bonds	1,000	982	
Corporate bonds	4,000	3,976	2,999
	$16,325	**$16,186**	**$14,945**

The approximate market value of long-term investments as at December 31, 1981 was $13,969,000 (1980 — $13,700,000).

5. Fixed assets

The amount comprises:	1981	1980
	(in thousands of dollars)	
Furnishings	$ 54	$46
Equipment	35	25
Leasehold improvements	26	19
	115	90
Less: Accumulated depreciation	47	34
	$ 68	**$56**

6. Merit Rebates

Actual 1980 merit rebates of $660,000 were paid to qualified employers in 1981. The excess 1980 estimated merit rebate of $18,000 was credited to the industry classes during 1981.

7. Administration and general expense

The amount comprises:	1981	1980
	(in thousands of dollars)	
Salaries and benefits	$1,121	$ 776
Office accommodation, services and supplies	412	246
Professional services	153	111
Medical services	70	67
Task force	64	21
Safety program	60	39
Travel	56	51
Board members	40	48
	1,976	1,359
Less: Assessment penalties	65	18
Sundry revenue	3	4
	$1,908	**$1,337**

Schedule of Administration and General Expense
for the year ended December 31, 1981

	1981	1980
	(in thousands of dollars)	
Salaries, wages and allowances	$1,043	$ 721
Employer share of benefits	78	55
Office lease and renovations	151	71
Professional services	114	76
Medical services	70	67
Printing and office supplies	65	50
Task force	64	21
Safety program	60	39
Data processing services	59	28
Travel	56	51
Communications	48	33
Board members	40	48
Investment portfolio management	39	23
Administration services - Government of the Northwest Territories	27	26
Office furnishings and equipment	21	11
Advertising and public relations	13	17
Miscellaneous	28	22
	1,976	1,359
Deduct: Assessment penalties	65	18
Sundry revenue	3	4
	68	22
	$1,908	**$1,337**

Schedule of Provisional Class Funding, Application and Operating Reserve Balances for the year ended December 31, 1981

Industry Class	10	20	30	40
Funding provided				
Assessments	116,333.00	6,322,483.54	31,264.00	2,216,634.51
Deduct: Estimated merit rebates	13,000.00	306,000.00	6,000.00	239,000.00
	103,333.00	6,016,483.54	25,264.00	1,977,634.51
Investment interest	9,373.13	180,826.44	—	126,502.44
	112,706.13	6,197,309.98	25,264.00	2,104,136.95
Amounts applied				
Claims				
Compensation	8,058.77	480,182.83	301.25	289,818.57
Medical Aid	7,897.28	220,314.61	314.99	87,217.36
	15,956.05	700,497.44	616.24	377,035.93
Administration and general	18,351.64	997,377.68	4,931.93	349,676.16
Transfers to:				
Pension reserve	—	40,588.34	—	7,506.41
Future claims reserve	37,000.00	1,948,000.00	2,000.00	1, 201,000.00
Contingency reserve	35,000.00	1,676,100.00	8,800.00	465,200.00
	106,307.69	5,362,563.46	16,348.17	2,400,418.50
Increase (decrease) in operating reserve	6,398.44	834,746.52	8,915.83	(296,281.55)
Operating reserve, beginning of year	26,226.21	(686,297.34)	(38,127.59)	308,785.76
Operating reserve, end of year	32,624.65	148,449.18	(29,211.76)	12,504.21

Industrial Classification

Industry Code Industry Description

10	Resources — renewable	50	Transportation, Communication and Utilities
20	Resources — non-renewable	60	Trades
30	Manufacturing	70	Services
40	Construction	80	Public Administration and Defence

50	60	70	80	Total
1,180,565.43	512,969.96	468,506.11	1,246,594.22	**12,095,350.77**
123,000.00	64,000.00	67,000.00	232,000.00	**1,050,000.00**
1,057,565.43	448,969.96	401,506.11	1,014,594.22	**11,045,350.77**
—	36,166.60	28,514.00	313,942.38	**695,324.99**
1,057,565.43	485,136.56	430,020.11	1,328,536.60	**11,740,675.76**
97,661.97	33,985.70	18,097.66	48,522.02	**976,628.77**
63,306.25	20,238.35	15,179.74	34,936.95	**449,405.53**
160,968.22	54,224.05	33,277.40	83,458.97	**1,426,034.30**
186,235.30	80,921.49	73,907.28	196,651.40	**1,908,052.88**
2,904.08	10,000.00	—	—	**60,998.83**
479,000.00	149,000.00	131,000.00	338,000.00	**4,285,000.00**
423,500.00	134,100.00	135,300.00	256,300.00	**3,134,300.00**
1,252,607.60	428,245.54	373,484.68	874,410.37	**10,814,386.01**
(195,042.17)	56,891.02	56,535.43	454,126.23	**926,289.75**
(354,863.09)	101,239.06	36,176.22	1,581,379.10	**974,518.33**
(549,905.26)	158,130.08	92,711.65	2,035,505.33	**1,900,808.08**

Exhibit II
Certificate

As Consulting Actuaries to the Workers' Compensation Board — Northwest Territories, we have reviewed the liabilities of the Accident Fund as at December 31, 1981, but have not ourselves carried out an audit, as the Fund is subject to audit by the Auditor General of Canada. However, we are satisfied from general tests of the data, that it fairly represents the position at the valuation date, and is adequate and reliable for the purpose of the valuation.

WE CERTIFY that, on the basis and assumptions set out in our Report dated May 28, 1982, the liability of the Pension Fund in respect of awards for Post-1976 accidents, and increases in pensions granted up to December 31, 1981 for Pre-1977 accidents, is $7,491,474. As the Fund available was $8,504,067, there is a surplus at the valuation date of $1,012,593, and WE RECOMMEND that this should be used to reduce the cost of the Supplementary Pension Increases granted with effect from January 1, 1982, which amounted to $4,312,948. An amount of $3,300,000 should be transferred from the Contingency Reserve as at January 1, 1982.

WE CONSIDER that the Future Claims Provision of $8,833,694 (including the provision for 1981 accidents of $4,285,000) is adequate and necessary to meet both the future cost of reported claims, and the cost of possible unreported claims, in respect of Accidents that have already occurred, and that will be charged to this Reserve, excluding amounts that will be the responsibility of the Contingency Reserve.

WE ALSO CONSIDER that the balance in the Contingency Reserve of $5,831,178 after the transfer of $3,300,000 to the Pension Fund with effect from January 1, 1982 (including the appropriations from Classes during 1981 totalling $3,134,300), together with future appropriations from Classes in respect of Pension Increases, is appropriate to meet future costs in respect of accidents that have already occurred, and arising from:

(i) Disasters and other costs in excess of the limits set for retention and stop-loss purposes;
(ii) Industrial Diseases (including silicosis);
(iii) Rehabilitation of injured workers; and
(iv) Enhancement of claims as a result of previous injuries.

for CRAWFORD E. LAING LTD.

Crawford E. Laing, FCIA, FFA, AIA, ASA,
President and Actuary

May 28, 1982

Exhibit III

General Administrative Information

Claims

Compensation

Under workers' compensation an injured worker is covered for personal injury by accident arising out of and during the course of employment, and if totally disabled is entitled to benefits during the period of disability computed at the rate of 75% of his average yearly remuneration. The maximum remuneration which could be used in computation of compensation for accidents occurring in 1981 was $20,400.00 per annum. These benefits are not taxable as income.

Pension Awards

(a) Where the accident results in Permanent Disability, either total or partial, benefits are payable for life and are usually paid on a monthly basis.

(b) Where death results from a compensable injury the necessary burial expenses up to $816.00 are paid; in addition, the necessary expenses of transporting the body within the Northwest Territories. The dependent widow or widower is also paid a contribution of $816.00 for the additional expense occasioned consequent upon death and thereafter a monthly payment of $561.00 until death or remarriage. Upon remarriage a lump sum payment of $6,732.00 is made and the monthly benefits terminated. Dependent children are entitled to a monthly pension of $127.50 for each child to age sixteen. If education is continued the allowance may be paid to the completion of the first university degree or the completion of a technical or vocational training course.

Medical Aid

Medical aid required as a result of an injury arising out of and during the course of employment includes medical, surgical or other services provided by a physician, nursing services, hospital services, drugs, dressings, x-ray treatment, medical and physical treatment.

The injured worker is completely free to choose his own doctor while subsequent treatment or examination or treatment by medical specialists or consultants must be arranged by the attending doctor in conjunction with the Board Medical Advisor.

Rehabilitation

Rehabilitation is the use of all appropriate sciences and disciplines to help persons handicapped by disease, disability or social maladjustment achieve maximum well being and usefulness. It is the cultivation, restoration and conservation of human resources. Nothing can replace the wish of every person who has known disability, to live and work in dignity, in free and open competition with the world.

The rehabilitee must be considered in relation to his needs and against the background of his family relations. Absence from the family group is a matter that may have significant impact upon the individual. Other considerations include the financial situation, marital relationship and home environment.

Assessment

Employers are assessed annually on the earnings of their employees to provide a fund for the payment of compensation, medical aid, vocational rehabilitation costs, and the administration of the Ordinance.

This fund called the "Accident Fund" is one and indivisible with liability placed on all industry collectively, although the industries are divided into classes and subclasses.

Separate accounting is kept of assessment revenue and the accident costs for each of the industry classifications. Each classification is really a mutual insurance association of the employers. The contingency reserve is provided to assist a class which alone is unable to bear abnormal costs in any one year. It also provides financial assistance when disability from a current injury is enhanced because of a non-related pre-existing condition.

All employers are required to file with the Board by the last day of February in each year a return showing the actual wages paid during the immediate preceding year together with an estimate of the payroll for the current year. Assessment is then made on the estimated payroll subject to any adjustment indicated when the actual payroll is submitted the following February.

Assessment rates are established after considering the cost experience of past years, the financial position of the industry classification, the reserves necessary for outstanding claims and pensions, and the cost of administering the Ordinance.

The average rates billed in each subclass are significant as they indicate the costs actually borne by employers in each subclass and it is important not to make too drastic a change at any one time.

Appreciating the need for employers to have early advice of assessment rates for the coming year the Board provides this information by mid November.

Finance

Responsibilities

The financial responsibility of the Board in administering the Workers' Compensation Ordinance is three fold:

(i) to guarantee that compensation and pensions awarded to injured workers or their dependants will be paid according to entitlement and as long as required.

(ii) to assess and collect sufficient funds from Employers to meet these obligations.

(iii) to minimize the cost to Employers while achieving maximum stability of rates.

The maintenance of adequate reserves is the most effective way to ensure these responsibilities are met.

Reserves

(a) **Pension Reserve:** When pensions are awarded it is necessary to set aside adequate funds to maintain payments to the Pensioners for their lifetime. Actuarial tables are used to calculate the amount transferred from the class to the pension fund to provide sufficient capital and income for payment of the pension for its applicable term.

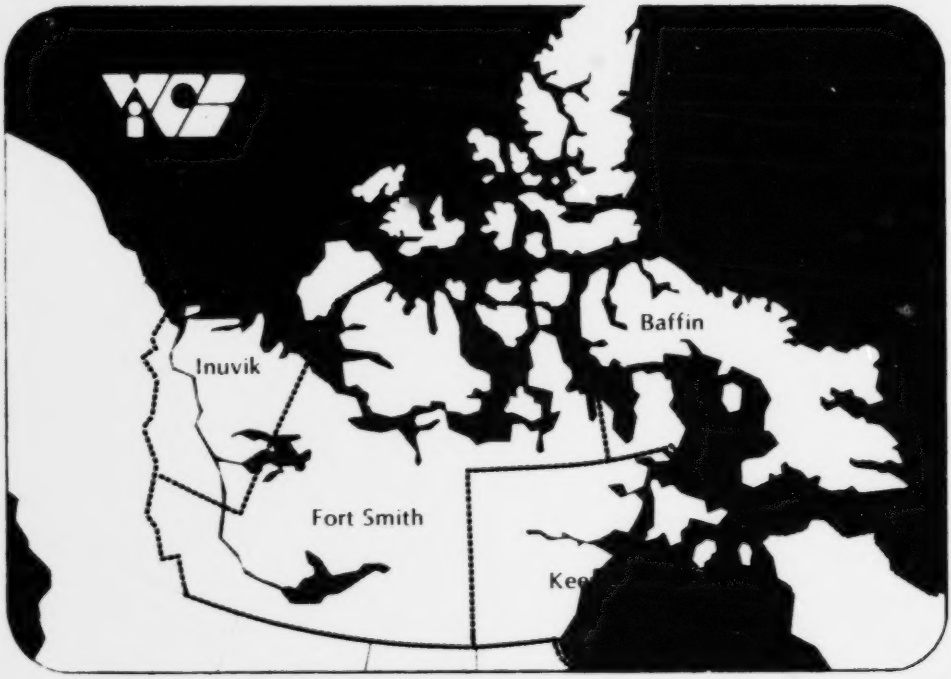
(b) **Contingency Reserve:** The contingency reserve has been set aside to cover enhanced disabilities, rehabilitation, industrial disease and disasters.

(c) **Future Claims Reserve:** This reserve is set up to cover pension awards and ongoing costs of claims that are still under active administration. These include claims that may be re-opened because of a need for further treatment or increased disability. The amounts required are set up each year.

(d) **Operating Reserve:** The majority of Employers prefer a stable rate of assessment which will not fluctuate significantly from year to year. To provide this stability each class is required to build up and maintain an operating reserve. This reserve absorbs the major fluctuations which would otherwise be reflected in wide variations of rates from year to year.

Exhibit IV
Statistics Schedule I

1981 Accidents Reported
Analysed by Geographical Region



	1981	1980	1979	1978	1977
Fort Smith Region	2,037	1,602	1,534	1,538	1,242
Inuvik Region	584	556	466	456	588
Baffin Region	312	332	301	282	396
Keewatin Region	90	60	53	41	39
Unclassified Locations	86	76	40	—	—
Total	**3,109**	**2,626**	**2,394**	**2,317**	**2,265**

Specific Location of Accident in Each Region

Fort Smith Region

Location	No. of Claims
Fort Smith Regional Office	162
Bathurst Inlet	—
Buffalo River	1
Cambridge Bay	26
Coppermine	7
Discovery	2
Cory Point	—
Echo Bay	5
Edzo	9
Enterprise	10
Fort Liard	21
Fort Providence	10
Franks Channel	—
Fort Resolution	11
Fort Simpson	32
Fort Smith	62
Fort Wrigley	—
Gov. Weight Scale — Enterprise	—
Great Slave Lake	—
Hay River	281
Hay River Reserve	—
Holman Island	1
Hyslop Lake	—
Jean Marie River	3
Kakisa Lake	—
Lac La Martre	1
Lady Evelyn Falls	—
Little Buffalo River	—
Louise Falls	—
Marion Lake	—
Motor Boat Caribou	—
Motor Vessel Johnny Berens	—
Nahanni Butte	—
Pelly Bay	3
Pellat Lake	—
Pine Point	188
Prelude Lake	—
Port Radium	19
Rae	—
Reid Lake	—
Reliance	—
Rae Lakes	—
Rocher River	—
Sawmill Bay	—
60th Parallel	—
Snare Lake	—
Snowdrift	3
Spence Bay	15
Stagg River	—
Thompson Landing	—
Thom Bay	—
Trout Lake	8
Tungsten	137
Wellington Bay	—
Whitecap Falls	—
Willow River	—
YK Indian Village	—
Yellowknife	1017
Total	**2,037**

Inuvik Region

Location	No. of Claims
Inuvik Regional Office	67
Aklavik	3
Arctic Red River	2
Colville Lake	—
Fort Franklin	14
Fort Good Hope	4
Fort McPherson	10
Fort Norman	5
Inuvik	156
Norman Wells	89
Paulatuk (Cape Parry)	5
Reindeer Station	—
Sachs Harbour	—
Tuktoyaktuk (Beaufort Sea)	229
Total	**584**

Baffin Region

Location	No. of Claims
Baffin Regional Office	96
Alexander Fiord	—
Arctic Bay	2
Broughton Island	3
Cape Christian	—
Cape Dorset	4
Cape Dyer	4
Clyde River	1
Ekalujad Fiord	—
Eskimo Village	—
Frobisher Bay	85
Grise Fiord	—
Hall Beach	21
Hamilton	—
Igloolik	1
Lake Harbour	—
Mettiling Lake	—
Nottingham Island	—
Padloping Island	—
Pangnirtung	21
Pond Inlet	3
Port Burwell	—
Resolute Bay	25
Resolute Island	—
Strathcona Sound	46
Nanisivik	
Sanikiluaq	—
Total	**312**

Keewatin Region

Location	No. of Claims
Keewatin Regional Office	59
Akudlik	—
Baker Lake	6
Belcher Islands	—
Chesterfield Inlet	2
Churchill	4
Coral Harbour	1
Dalfy Bay	—
Duke of York Bay	—
Ennacai	—
Eskimo Point	1
Garry Lake	—
Lynn Lake	—
Maguse River	—
Padlei	—
Rankin Inlet	16
Repulse Bay	1
Southampton Island	—
Tha Anne River	—
Whale Cove	—
Total	**90**

"Unclassified Locations"	86

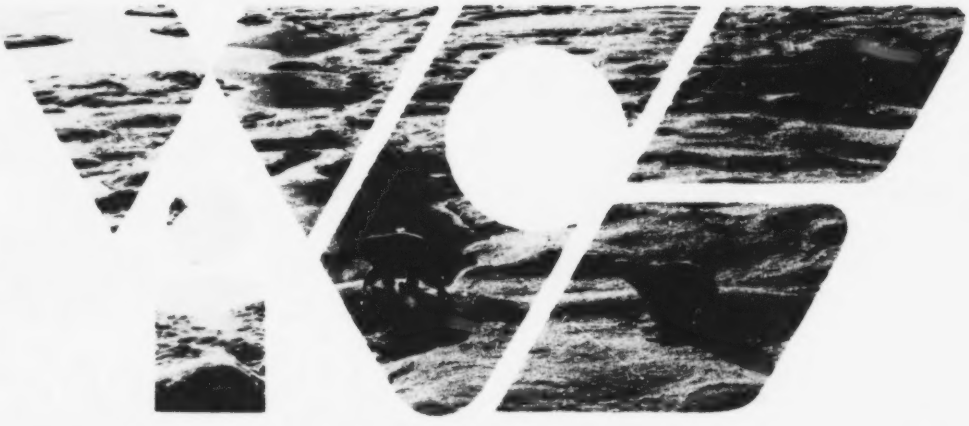
Statistics Schedule II

Accidents Reported by Part of Body Injured and Type of Injury

Part of Body	No. of Claims
Head	—
Ear	12
Ear External	2
Ear Internal (Hearing)	22
Eye(s)	
Optic Nerves — Vision	327
Face	31
Jaw (Chin)	9
Mouth	34
(Lips, Teeth, Tongue, etc.)	
Nose	10
Face — Multiple Parts	14
Face — N.E.C.-Eyebrow	8
Scalp	28
Skull	9
Head — Multiple	35
Head — N.E.C.	3
Neck	30
Upper Extremities	—
Arm(s) Above Wrist	25
Upper Arm	17
Elbow	67
Forearm	49
Arm, Multiple	5
Arm, N.E.C.	4
Wrist	69
Hand (Not Wrist or Fingers)	244
Finger(s)	462
Upper Extremities — Multiple	2
Upper Extremities — N.E.C.	—
Trunk	—
Abdomen	
(Internal Organs, Groin)	67
Back	448
Chest	
(Ribs, Breast Bone, etc.)	91

Part of Body	No. of Claims
Hips (Pelvis, Buttocks)	19
Shoulder(s)	93
Trunk Multiple	12
Trunk N.E.C.	—
Lower Extremities	—
Leg(s) Above Ankle	91
Thigh	27
Knee	176
Lower Leg	—
Leg, Multiple	3
Leg, N.E.C.	3
Ankle	146
Foot (Not Ankle or Toes)	154
Toe(s)	36
Lower Extremities	4
Lower Extremities, N.E.C.	—
Multiple Parts	113
(More than 1 major part)	
Body System	—
Digestive System	—
Excretory System	—
Musculo-Skeletal System	—
Nervous System	—
Respiratory System	16
Body Parts N.E.C.	—
Unclassified	43
Eye Glasses	46
Dentures	2
Hearing Aid	1
Total	**3,109**

Type of Injury	No. of Claims
Amputation	25
Asphyxia, Drowning	4
Burn, Scald (Heat)	75
Concussion	11
Contusion, Crush, Bruise	689
Cut, Laceration, Puncture	566
Dislocation	14
Electric Shock, Electrocution	—
Fracture	201
Hernia, Rupture	26
Scratches, Abrasions, F.B.	312
Sprains, Strains	817
Multiple Injuries	45
Occupational Injuries	1
Burn (Chemical)	36
Contagious or Infectious Disease	—
Dermatitis — Rash, etc.	20
Freezing, Frostbite, Exposure	4
Hearing Loss	22
Heat Stroke	—
Inflammation, Irritation Joints — Muscles	36
Poisoning, Systemic	18
Silicosis	—
Pneumoconiosis, N.E.C.	—
Radiation Effects	25
Occupational Illnesses, N.E.C.	3
Non-Personal Damage — Eye Glasses, etc.	54
Unclassified — Unidentified Disorder	105
Total	**3109**



Workers' Compensation Board

(Northwest Territories)

Northwest Territories information

Number/
Numéro

2

1982

Sixth Annual Report

WORKERS' COMPENSATION BOARD

Northwest Territories

For the year ended December 31, 1982

ISSN 0714-5535
Workers' Compensation Board
Annual Report

Contents

The Workers' Compensation Ordinance 6

Workers' Compensation Board Members 6

Summary of Present Benefits — 1983 7

Transmittal Page 9

Introduction 11
Operations
Level of Workers' Benefits in 1982
Events

Exhibit I 15
Auditor General's Report
Balance Sheet — December 31, 1982
Statement of Operations and Operating Reserve
Notes to Financial Statement

Exhibit II 24
Actuarial Certificate

Exhibit III 25
Assembly of Administration and General Expense
Assessment Class Funding Schedule

Exhibit IV 29
General Administrative Information

Exhibit V 32
Statistics

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ᖅᓴᐅᑦ ᓂᖁᓂᓄᓪᓗ 1982-ᒥ.

The Workers' Compensation Ordinance

The purpose of the Workers' Compensation Ordinance is to provide recompense to the worker for wage loss due to disability from personal injury by accident arising out of employment, without recourse to litigation. It ensures promptness and certainty of payment to the worker or dependants without unduly burdening the employer.

It extends the worker's protection to all accidents arising out of and in the course of employment instead of merely those caused by the negligence of the employer; it places the adjudication of claims in the hands of the Workers' Compensation Board instead of the courts; and it makes the employer's liability collective instead of individual.

The Workers' Compensation Board of the Northwest Territories, is the agency responsible for the administration of the Workers' Compensation Ordinance and the adjudication of all matters arising thereunder.

J.D.C. MacLean
Chairman

Willie Adams
Board Member

W. Berezowski
Board Member

W.R. Hargrave
Board Member

A.R.W. Hettrick
Board Member

A. Hope
Board Member

D. Johnston
Board Member

R. Kuptana
Board Member

B.C. Roberts
Board Member

J. Todd
Board Member

M. Zubko
Board Member

Summary of Present Benefits — 1983

Maximum yearly earnings assessed on	$23,200.00
Maximum yearly earnings compensated on	23.200.00
Rate of compensation	75%
Maximum yearly amount of compensation	17,400.00
Maximum weekly earnings compensated on	446.15
Maximum weekly compensation	334.62
Widow's pension — per month	638.00
Widow's special immediate allowance	928.00
Widow's re-marriage allowance — 12 monthly payments x $638.00	7,656.00
Where fatality occurs a considerable distance from place of burial all transportation costs within the N.W.T.	
Child's pension — per month, up to age 16 or if still attending school	145.00
Maximum pension to widow and children	No limit
Dependent's pension (where no widow and children) proportionate to pecuniary loss not to exceed $638.00 per month	
Minimum compensation for permanent total disability per month	638.00
Minimum compensation for temporary total disability per week	147.23
for average earnings of that amount or more, and actual earnings if less than $147.23 per week	
Medical aid which includes hospitalization, surgery, drugs, etc. is also provided	
(All Compensation Benefits are non-taxable)	

To: Hon. George Braden
Minister
Responsible for the
Workers' Compensation Board

And to: John H. Parker
Commissioner
Government of the N.W.T.

May it please Your Honour: Sir, in accordance with Section 58 (2) of the Workers' Compensation Ordinance, we now submit the 6th annual report of the Board, for the year ended December 31, 1982.

Introduction

ERRATUM

Please note that figures in second paragraph should read:

$1,149,000.00
and
$5,078,000.00

Operations

In 1982, the Workers' Compensation Board processed a total of 3,142 claims on work injuries, industrial diseases and fatalities.

The Workers' Compensation Board expenditures for compensation claims totalled $1,149.00 in 1982. The amount allocated to the Future Claims Reserve for expenditure in the future on 1982 claims is $5,078.00.

Level of Workers' Benefits in 1982

(1) Year's Maximum Assessable Remuneration is $23,200.

(2) Permanent Partial Disability — Proportion of 75% of earnings based on the degree of disability.

(3) Temporary Total Disability — 75% of earnings for period of disability. Minimum $147.23 per week or earnings if less. Maximum $1,450.00 per month.

(4) Temporary Partial Disability — 75% of difference in earnings or proportion of 75% based on degree of disability.

(5) Funeral Cost — $928.00 plus the cost of transporting body — necessary costs within the Northwest Territories.

(6) Additional expense payment consequent on death of worker — $928.00.

(7) Widow's or Widower's pension — $638.00 a month, plus discretionary allowance.

(8) Children's pension — Children who are dependants of the worker — $145.00 per month to age 16. These payments continue to the end of the first college degree for educational purposes.

(9) All medical aid and doctor fees.

(10) Rehabilitation costs.

General information on the administrative features of the compensation, assessment, and finance divisions is attached as an Exhibit to this report.

Events

1. **Y.M.A.R.** The Workers' Compensation Ordinance was amended by the Legislative Assembly in 1981 effective January 1, 1982 to increase the Year's Maximum Assessable Remuneration to a maximum of $23,200.00 from the previous level of $20,400.00. All compensation benefits are proportionately dependent on the amount of the Y.M.A.R.

2. **Existing Pensioners:** Pensions were revised upwards and came into effect January 1, 1982 confined to those whose disability was greater than 10%, as well as to dependants of the deceased workers.

3. **Merit Rebate:** In accordance with the merit rebate plan implemented in 1979 the 1981 rebates in the amount of $1,077,000.00 were issued to employers in 1982. The Board has decided to continue the Merit Rebate Program for another three years, and has made some administrative changes in the program in anticipation of enhancing accident prevention in the workplace.

4. **Actuarial Certificate:** The actuarial certificate is attached hereto as Exhibit II.

5. **Administration Costs:** The Board tables its administratve budget each year at the January Session of the Assembly. The Schedule of the Board's administrative and general expense for the 1982 calendar year is attached in exhibit III..

6. **Investments:** In the year 1982, the Board through its Investment Committee continued with its definitive investment policy. The Royal Trust Company of Canada continued as the Board's investment custodian and the Firm of Bolton Tremblay Inc. as counsel for the Board's investment portfolio. Details of the Board's investments are included in the financial statements.

7. **Accident Prevention:** The Accident Prevention Division continued liaison with Industry and Labour with respect to the Merit Rebate Program. Several seminars and visitations were made in an attempt to encourage safer working environments for the prevention of accidents. The Division remains actively connected with the Northwest Territories Safety Division and the Federal Government Agencies responsible for safety enforcement in the Northwest Territories.

8. **Industrial Classification:** The funding, application and operating reserve balances for the assessment industrial classifications are attached hereto as Exhibit III.

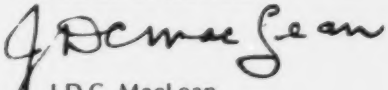
9. **Statistics:** A breakdown of all claims as to type of injury and geographical location of occurrence is set out in Statistics Schedules attached as Exhibit V to this report.

10. **Financial Statements:** Exhibit I with the accompanying financial statements thereto set out the Board's financial results for the calendar year 1982. The accounts of the Board have been audited and the report of the Auditor General is attached.

11. **Treating Professionals, Hospitals:** An essential part of the workers' compensation system is the contribution by the medical professionals and institutions in the treatment of the injured workers. The Board appreciates the assistance and co-operation provided by these persons and organizations.

12. **Staff:** The Board wishes to record its appreciation to the staff for their excellent performance throughout the year in providing prompt and courteous service to the workers, employers and other interested groups.

on behalf of the Board



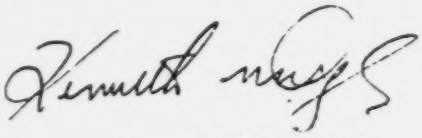
J.D.C. MacLean,
Chairman of the Board.

Exhibit I

The Commissioner
Government of the Northwest Territories

I have examined the balance sheet of the Workers' Compensation Board (Northwest Territories) as at December 31, 1982 and the statement of operations and operating reserve for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at December 31, 1982 and the results of its operations for the year then ended in accordance with the accounting policies set out in Note 2 to the financial statements, applied on a basis consistent with that of the preceding year.



Kenneth M. Dye, F.C.A.
Auditor General of Canada

Ottawa, Ontario
May 21, 1983

Balance Sheet
as at December 31, 1982

Assets	1982	1981
	(in thousands of dollars)	
Short-term notes	$17,169	$10,512
Investments maturing within one year	2,000	—
Assessments receivable	2,346	2,792
Accrued interest receivable	905	759
Long-term investments (Note 3)	19,214	16,186
Fixed assets (Note 4)	88	68
	$41,722	**$30,317**
Liabilities		
Accounts payable	825	397
Assessments refundable	600	500
Merit rebates	1,535	1,050
Pension liability (Notes 5 and 8)	16,056	8,504
Future claims liability (Notes 6 and 8)	11,855	8,834
	30,871	19,285
Reserves		
Contingency (Notes 7 and 8)	8,756	9,131
Operating	2,095	1,901
	$10,851	$11,032
	$41,722	**$30,317**

Approved:

James B White

DIRECTOR OF FINANCE

Approved on behalf of the Workers' Compensation Board:

J D C MacLean

CHAIRMAN

Statement of Operations and Operating Reserve for the year ended December 31, 1982

	1982	1981
	(in thousands of dollars)	
Revenues		
Assessments	$15,465	$12,095
Less: Merit rebates (Note 9)	1,535	1,050
	13,930	11,045
Interest income	4,529	3,369
	18,459	14,414
Expenses		
Claims		
Compensation	1,149	977
Medical Aid	657	449
Transfers to:		
Pension liability (Note 5)		
— provision	500	61
— interest	1,942	1,071
	2,442	1,132
Future claims liability (Note 6)		
— provision	5,078	4,285
— interest	1,050	755
	6,128	5,040
Contingency reserve (Note 7)		
— provision	4,761	3,134
— interest	592	848
	5,353	3,982
	15,729	11,580
Administration and general (Note 10)	2,536	1,908
	18,265	13,488
Excess of revenues over expenses for the year	194	926
Operating reserve, at beginning of the year	1,901	975
Operating reserve, at end of the year	**$2,095**	**$1,901**

Workers' Compensation Board
(Northwest Territories)

Notes to Financial Statements
December 31, 1982

1. Authority and operations

The Workers' Compensation Board was established under, and is responsible for the administration of, the Workers' Compensation Ordinance, 1977, c.7.

Assessments are levied upon all employers in the Northwest Territories, on the basis of a percentage of their payroll, to meet all claims payable during the year, including costs of administration, and to provide for payment of liabilities in respect of future compensation for accidents which have occurred or may occur, and to establish reserves, thereby preventing employers in the future from being unduly or unfairly burdened with such costs.

2. Significant accounting policies

(a) Doubtful assessments receivable
No provision is made for doubtful assessments receivable. The practice of the Board is to charge assessment revenue when accounts are determined to be uncollectible. Recoveries are credited to revenue.

(b) Investments
Investments are recorded at cost at the time of purchase. Discounts or premiums are amortized on a straight-line basis over the periods remaining to the maturity dates of the investments.

(c) Fixed assets
Fixed assets are recorded at cost at the time of acquisition. Depreciation is provided over the estimated useful life of the assets as follows:

Furnishings	10% straight-line
Equipment	20% straight-line
Leasehold improvements	Straight-line over the term of the lease

(d) Merit rebates
A merit rebate plan for assessments was introduced in 1979 to encourage accident prevention practices among employers. Under this plan, merit rebates for the year to December 31, 1982 are to be allowed to employers from current assessment revenue based on favourable claims experience over the three years then ended.

(e) Pension liability
The pension liability represents the present value of future payments of pension awards as determined by actuarial valuation. Except for pension awards for industrial disease, second injury, enchanced disability, and settlements in excess of authorized limits, which are provided from the contingency reserve, all pensions awarded for the current year's claims are provided annually from operations and those awarded for prior years' claims are provided from the future claims liability.

(f) Future claims liability
The future claims liability represents the present value as determined by actuarial valuation, of future liabilities, within authorized limits, for unfinalized accident claims in process, accidents which have occurred and have not been reported, and for additional costs arising in future years in respect of prior years' claims. Amounts are transferred annually from operations to provide for the future costs of these claims.

(g) Contingency reserve
The contingency reserve represents amounts set aside, as determined by actuarial valuation, to prevent adverse financial consequences to an industry classification as a result of excessive costs of any disaster or extraordinary circumstance including claims costs in excess of authorized limits, increases in pensions awarded and claims for industrial disease, rehabilitation and retraining of injured workers, and enhanced disability including second injury.

(h) Operating reserve
The operating reserve is maintained to provide stability to the industry classes rating structure. The reserve is increased or decreased in the amount by which assessment revenue and interest income of the industry classes is over and under claims expense for settlement of accidents occurring during the year within authorized limits, administration and general expenses, and transfers to pension liability, future claims liability and contingency reserve. These transfers include interest income allocations based on the average opening and closing balances in these accounts.

(i) Administration and general expenses
These expenses, net of assessment penalties and sundry revenue, are allocated to industry classes on the basis of assessment revenue applicable to each industry class for the year.

(j) Interest income
Interest income is allocated to liabilities and reserves according to the mean account balances for the year.

3. Long-term investments

	1982		1981
	Par Value	Amortized Cost	Amortized Cost
	(in thousands of dollars)		
Government of Canada bonds	$13,325	$13,257	$11,228
Provincial bonds	2,500	2,478	982
Corporate bonds	5,500	5,479	3,976
	21,325	**21,214**	**16,186**
Less: Investments maturing within one year	2,000	2,000	—
	$19,325	**$19,214**	**$16,186**

The approximate market value of investments, including those maturing within one year, as at December 31, 1982 was $21,373,000 (1981 — $13,969,000).

4. Fixed Assets

	1982	1981
	(in thousands of dollars)	
Furnishings	$ 80	$ 54
Equipment	44	35
Leasehold improvements	31	26
	155	115
Less: Accumulated depreciation	67	47
	$ 88	**$ 68**

5. Pension liability

	1982	1981
	(in thousands of dollars)	
Transfers from:		
Operations	$ 2,442	$ 1,132
Future claims liability (Note 6)	1,289	1,279
Contingency reserve (Note 7)	5,674	812
	9,405	3,223
Less: pension payments	1,853	1,374
Increase for the year	7,552	1,849
Balance at beginning of the year	8,504	6,655
Balance at end of the year	**$16,056**	**$ 8,504**

6. Future claims liability

	1982	1981
	(in thousands of dollars)	
Transfer from operations	$ 6,128	$ 5,040
Less: Claim payments	1,818	1,066
Transfer to pension liability (Note 5)	1,289	1,279
	3,107	2,345
Increase for the year	3,021	2,695
Balance at beginning of the year	8,834	6,139
Balance at end of the year	**$11,855**	**$ 8,834**

7. Contingency reserve

	1982	1981
	(in thousands of dollars)	
Transfer from operations	$5,353	$3,982
Less: Claim payments	54	46
Transfer to pension liability (Note 5)	5,674	812
	5,728	858
Increase (decrease) for the year	(375)	3,124
Balance at beginning of the year	9,131	6,007
Balance at end of the year	**$8,756**	**$9,131**

8. Actuarial evaluation

An evaluation by the actuary indicated that at December 31, 1982:

- the pension liability of $16,056,000 is $1,816,000 in excess of the actuarial liability which is being retained to help provide for future pension increases; and that
- the future claims liability of $11,855,000 and the contingency reserve of $8,756,000 are appropriate to meet the future costs of claims that have occurred or are likely to occur.

Pension increases effective July 1, 1983 have been granted in respect of all pensions in pay to December 31, 1982. These increases will result in an additional liability of $2,179,000 which will be funded in 1983 through the actuarial surplus for the pension liability and a transfer of $363,000 from the contingency reserve.

9. Merit rebates

Actual 1981 merit rebates of $1,077,000 were paid to qualified employers in 1982. The additional rebate expense of $27,000 was charged to the industry classes during 1982.

10. Administration and general expenses

	1982	1981
	(in thousands of dollars)	
Salaries and benefits	$1,510	$1,121
Office accommodation, services and supplies	406	353
Computing services	195	59
Professional services	192	153
Medical services	103	70
Travel	97	56
Board members	64	40
Safety program	43	60
Task force	—	64
	2,610	1,976
Less: Assessment penalties	61	65
Sundry revenue	13	3
	74	68
	$2,536	**$1,908**

Exhibit II

Actuarial Certificate

As Consulting Actuaries to the Workers' Compensation Board of the Northwest Territories, we have reviewed the liabilities of the Accident Fund as at December 31, 1982, but have not ourselves carried out an audit, as the Fund is subject to audit by the Auditor General of Canada. However, we are satisfied from general tests of the data, that it fairly represents the position at the valuation date, and is adequate and reliable for the purpose of the valuation.

WE CERTIFY that, on the basis and assumptions set out in our Report dated April 25, 1983, the liability of the Pension Fund in respect of awards for Post-1976 accidents, and increases in pensions granted up to December 31, 1982 for Pre-1977 accidents, is $14,239,810. As the Fund available was $16,055,860, there is a surplus at the valuation date of $1,816,050, and WE RECOMMEND that this should be used to provide for Supplementary Pension Increases to be granted with effect from July 1, 1983, which would cost $2,178,717. The shortfall of $362,667 could be covered by excess interest earned during 1983, and therefore no special transfer of funds is necessary.

WE CONSIDER that the Future Claims Provision of $11,855,194 (including the provision for 1982 accidents of $5,078,000) is adequate and necessary to meet both the future cost of reported claims, and the cost of possible unreported claims, in respect of Accidents that have already occurred, and that will be charged to this Reserve, excluding amounts that will be the responsibility of the Contingency Reserve.

WE ALSO CONSIDER that the balance in the Contingency Reserve of $8,756,057 (including the appropriations from Classes during 1982 totalling $4,760,700), together with future appropriations from Classes in respect of Pension Increases, is appropriate to meet future costs in respect of accidents that have already occurred, and arising from:

(i) Disasters and other costs in excess of the limits set for retention and stop-loss purposes;
(ii) Industrial Diseases (including silicosis);
(iii) Rehabilitation of injured workers; and
(iv) Enhancement of claims as a result of previous injuries.

for CRAWFORD E. LAING LTD.

Crawford E. Laing,
Fellow of the Canadian Institute of Actuaries
Fellow of the Faculty of Actuaries in Scotland
Fellow of the Conference of Actuaries in Public Practice
Associate of the Institute of Actuaries
Associate of the Society of Actuaries

President and Actuary

June 1, 1983

Exhibit III

Assembly of Administration and General Expense for the year ended December 31, 1982

	1982	1981
	(in thousands of dollars)	
Salaries, wages and allowances	$1,404	$1,043
Employer share of benefits	106	78
Data processing services	195	59
Office lease and renovations	166	151
Professional services	140	114
Medical services	103	70
Travel	97	56
Printing and office supplies	69	65
Communications	67	48
Board members	64	40
Investment portfolio management	52	39
Safety program	43	60
Administrative Services — Government of the Northwest Territories	33	27
Office furnishings and equipment	32	21
Advertising and public information	9	13
Task force	—	64
Miscellaneous	29	28
	2,609	1,976
Deduct: Assessment penalties	61	65
Sundry revenue	12	3
	73	68
	$2,536	**$1,908**

Schedule of Provisional Class Operations and Operating Reserve Balances
for the year ended December 31, 1982

Industry Class	**10**	**20**	**30**	**40**
Revenues				
Assessments	120,534.43	7,994,697.46	37,025.23	2,538,861.55
Less: Estimated merit rebates	10,000.00	726,000.00	6,000.00	162,000.00
	110,534.43	7,268,697.46	31,025.23	2,376,861.55
Interest	10,630.04	354,087.63	—	109,429.52
	121,164.47	7,622,785.09	31,025.23	2,486,291.07
Expenses				
Claims				
Compensation	13,998.12	572,775.97	1,070.72	251,286.25
Medical Aid	13,019.43	297,802.49	196.50	126,428.58
	27,017.55	870,578.46	1,267.22	377,714.83
Transfers to:				
Pension liability	2,349.24	181,265.34	—	227,800.44
Future claims liability	70,000.00	2,422,000.00	4,000.00	1,074,000.00
Contingency reserve	35,300.00	2,698,000.00	11,900.00	604,000.00
	107,649.24	5,301,265.34	15,900.00	1,905,800.44
Administration and general	20,596.30	1,099,143.45	8,751.91	456,929.57
	155,263.09	7,270,987.25	25,919.13	2,740,444.84
Increase (decrease) in operating reserve	(34,098.62)	351,797.84	5,106.10	(254,153.77)
Operating reserve, beginning of year	32,624.65	148,449.18	(29,211.76)	12,504.21
Operating reserve, end of year	(1,473.97)	500,247.02	(24,105.66)	(241,649.56)

Industrial Classification

Industry Code Industry Description

10	Resources — renewable	50	Transportation, Communication and Utilities
20	Resources — non-renewable	60	Trades
30	Manufacturing	70	Services
40	Construction	80	Public Administration and Defence

50	60	70	80	Total
1,725,440.42	711,649.43	733,659.73	1,603,367.12	**15,465,235.37**
178,000.00	76,000.00	91,000.00	286,000.00	**1,535,000.00**
1,547,440.42	635,649.43	642,659.73	1,317,367.12	**13,930,235.37**
3,403.00	58,425.93	45,657.37	363,480.77	**945,114.26**
1,550,843.42	694,075.36	688,317.10	1,680,847.89	**14,875,349.63**
111,308.46	44,829.28	88,389.01	65,760.01	**1,149,417.82**
131,916.54	23,621.29	36,935.55	26,556.23	**656,476.61**
243,225.00	68,450.57	125,324.56	92,316.24	**1,805,894.43**
—	47,654.23	1,328.72	40,000.00	**500,397.97**
641,000.00	203,000.00	292,000.00	372,000.00	**5,078,000.00**
622,900.00	200,400.00	209,900.00	378,300.00	**4,760,700.00**
1,263,900.00	451,054.23	503,228.72	790,300.00	**10,339,097.97**
290,403.07	144,834.11	168,816.59	346,716.28	**2,536,191.28**
1,797,528.07	664,338.91	797,369.87	1,229,332.52	**14,681,183.68**
(246,684.65)	29,736.45	(109,052.77)	451,515.37	**194,165.95**
(549,905.26)	158,130.08	92,711.65	2,035,505.33	**1,900,808.08**
(796,589.91)	187,866.53	(16,341.12)	2,487,020.70	**2,094,974.03**

Exhibit IV

General Administrative Information

Claims

Compensation

Under workers' compensation an injured worker is covered for personal injury by accident arising out of and during the course of employment, and if totally disabled is entitled to benefits during the period of disability computed at the rate of 75% of his average yearly remuneration. The maximum remuneration which could be used in computation of compensation for accidents occurring in 1982 was $23,200.00 per annum. These benefits are not taxable as income.

Pension Awards

(a) Where the accident results in Permanent Disability, either total or partial, benefits are payable for life and are usually paid on a monthly basis.

(b) Where death results from a compensable injury the necessary burial expenses up to $928.00 are paid; in addition, the necessary expenses of transporting the body within the Northwest Territories. The dependent widow or widower is also paid a contribution of $928.00 for the additional funeral expenses incurred and thereafter a monthly payment of $638.00 until death or remarriage. Upon remarriage a lump sum payment of $7,656.00 is made and the monthly benefits terminated. Dependent children are entitled to a monthly pension of $145.00 for each child to age sixteen. If education is continued the allowance may be paid to the completion of the first university degree or the completion of a technical or vocational training course.

Medical Aid

Medical aid required as a result of an injury arising out of and during the course of employment includes medical, surgical or other services provided by a physician, nursing services, hospital services, drugs, dressings, x-ray treatment, medical and physical treatment.

The injured worker is completely free to choose his own doctor, while subsequent treatment or examination or treatment by medical specialists or consultants must be arranged by the attending doctor in conjunction with the Board Medical Advisor.

Rehabilitation

Rehabilitation is the use of all appropriate sciences and disciplines to help persons handicapped by disease, disability or social maladjustment achieve maximum well being and usefulness. It is the cultivation, restoration and conservation of human resources. Nothing can replace the wish of every person who has known disability, to live and work in dignity, in free and open competition with the world.

The rehabilitee must be considered in relation to his needs and against the background of his family relations. Absence from the family group is a matter that may have significant impact upon the individual. Other considerations include the financial situation, marital relationship and home environment.

Assessment

Employers are assessed annually on the earnings of their employees to provide a fund for the payment of compensation, medical aid, vocational rehabilitation costs, and the administration of the Ordinance.

This fund called the "Accident Fund" is one and indivisible with liability placed on all industry collectively, although the industries are divided into classes and subclasses.

Separate accounting is kept of assessment revenue and the accident costs for each of the industry classifications. Each classification is really a mutual insurance association of the employers. The contingency reserve is provided to assist a class which alone is unable to bear abnormal costs in any one year. It also provides financial assistance when disability from a current injury is enhanced because of a non-related pre-existing condition.

All employers are required to file with the Board by the last day of February in each year, a return showing the actual wages paid during the immediate preceding year together with an estimate of the payroll for the current year. Assessment is then made on the estimated payroll subject to any adjustment indicated when the actual payroll is submitted the following February.

Assessment rates are established after considering the cost experience of past years, the financial position of the industry classification, the reserves necessary for outstanding claims and pensions, and the cost of administering the Ordinance.

The average rates billed in each subclass are significant as they indicate the costs actually borne by employers in each subclass and it is important not to make too drastic a change at any one time.

Appreciating the need for employers to have early advice of assessment rates for the coming year the Board provides this information by mid November.

Finance

Responsibilities

The financial responsibility of the Board in administering the Workers' Compensation Ordinance is three fold:

(1) to guarantee that compensation and pensions awarded to injured workers or their dependants will be paid according to entitlement and as long as required.

(2) to assess and collect sufficient funds from Employers to meet these obligations.

(3) to minimize the cost to Employers while achieving maximum stability of rates.

The maintenance of adequate reserves is the most effective way to ensure these responsibilities are met.

Reserves and Liabilities

(a) **Pension Liability:** When pensions are awarded it is necessary to set aside adequate funds to maintain payments to the Pensioners for their lifetime. Actuarial tables are used to calculate the amount transferred from the class to the pension fund to provide sufficient capital and income for payment of the pension for its applicable term.

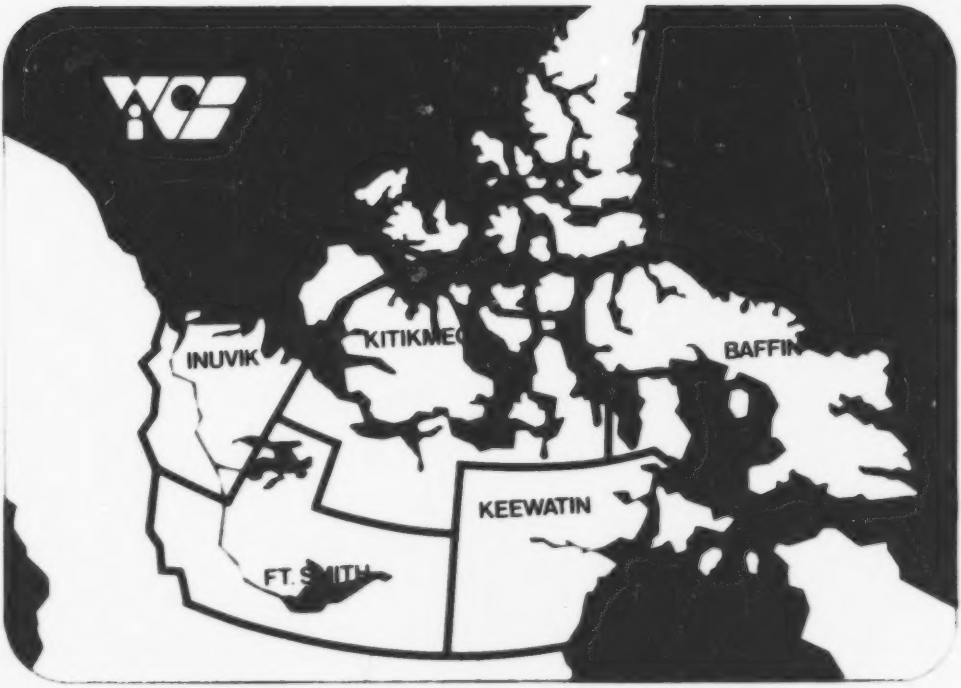
(b) **Contingency Reserve:** The contingency reserve has been set aside to cover enhanced disabilities, rehabilitation, industrial disease, pension increases and disasters.

(c) **Future Claims Liability:** This reserve is set up to cover pension awards and ongoing costs of claims that are still under active administration. These include claims that may be re-opened because of a need for further treatment or increased disability.

(d) **Operating Reserve:** The majority of Employers prefer a stable rate of assessment which will not fluctuate significantly from year to year. To provide this stability each class is required to build up and maintain an operating reserve. This reserve absorbs the major fluctuations which would otherwise be reflected in wide variations of rates from year to year.

Exhibit V
Statistics Schedule I

1982 Accidents Reported
Analysed by Geographical Region



	1982	1981	1980	1979	1978	1977
Fort Smith Region	1,966	2,037	1,602	1,534	1,538	1,242
Inuvik Region	700	584	556	466	456	588
Baffin Region	283	312	332	301	282	396
Keewatin Region	96	90	60	53	41	39
Kitikmeot Region	58	—	—	—	—	—
Unclassified Regions	39	86	76	40	—	—
	3,142	**3,109**	**2,626**	**2,394**	**2,317**	**2,265**

Specific Location of Accident in Each Region

Fort Smith Region

Location	No. of Claims
Fort Smith Regional Office	139
Buffalo River	—
Discovery	—
Dory Point	—
Echo Bay	2
Edzo	5
Enterprise	5
Fort Liard	54
Fort Providence	13
Franks Channel	—
Fort Resolution	15
Fort Simpson	42
Fort Smith	61
Fort Wrigley	1
Gov. Weight Scale — Enterprise	—
Great Slave Lake	—
Hay River	242
Hay River Reserve	—
Hyslop Lake	—
Jean Marie River	—
Kakisa Lake	—
Lac La Martre	5
Lady Evelyn Falls	—
Little Buffalo River	—
Louise Falls	2
Marion Lake	—
Motor Boat Caribou	—
Motor Vessel Johnny Berens	—
Nahanni Butte	—
Pine Point	217
Prelude Lake	—
Port Radium	2
Rae	14
Rae Lakes	—
Reid Lake	—
Reliance	2
Rocher River	—
Sawmill Bay	—
60th Parallel	—
Snare Lake	2
Snowdrift	3
Stagg River	—
Thompson Landing	—
Thom Bay	—
Trout Lake	2
Tungsten	133
Wellington Bay	—
Whitecap Falls	—
Willow River	—
YK Indian Village	—
Yellowknife	1,003
Total	**1,966**

Inuvik Region

Location	No. of Claims
Inuvik Regional Office	115
Aklavik	7
Arctic Red River	1
Colville Lake	2
Fort Franklin	1
Fort Good Hope	6
Fort McPherson	11
Fort Norman	4
Inuvik	105
Norman Wells	211
Paulatuk (Cape Parry)	3
Reindeer Station	2
Sachs Harbour	2
Tuktoyaktuk (Beaufort Sea)	230
Total	**700**

Baffin Region

Location	No. of Claims
Baffin Regional Office	79
Alexander Fiord	—
Arctic Bay	—
Broughton Island	3
Cape Christian	—
Cape Dorset	5
Cape Dyer	7
Clyde River	7
Ekalujad Fiord	—
Eskimo Village	—
Frobisher Bay	79
Grise Fiord	—
Hall Beach	9
Hamilton	—
Igloolik	2
Lake Harbour	2
Nettling Lake	1
Nottingham Island	1
Padloping Island	—
Pangnirtung	7
Pond Inlet	2
Port Burwell	—
Resolute Bay	13
Resolute Island	—
Strathcona Sound	
Nanisivik	61
Sanikiluaq	6
Total	**283**

Kitikmeot Region

Location	No. of Claims
Bathurst Inlet	—
Bay Chima	—
Cambridge Bay	21
Coppermine	7
Gjoa Haven	11
Holman Island	2
Pelly Bay	11
Spence Bay	6
Total	**58**

Keewatin Region

Location	No. of Claims
Keewatin Regional Office	51
Akudlik	—
Baker Lake	5
Belcher Islands	—
Chesterfield Inlet	7
Churchill	—
Coral Harbour	5
Daly Bay	—
Duke of York Bay	—
Ennadai	—
Eskimo Point	12
Garry Lake	—
Lynn Lake	—
Maguse River	—
Padlei	—
Rankin Inlet	11
Repulse Bay	12
Southampton Island	—
Tha Anne River	—
Whale Cove	3
Total	**96**

"Unclassified Locations"	**39**
Total all regions	**3,142**

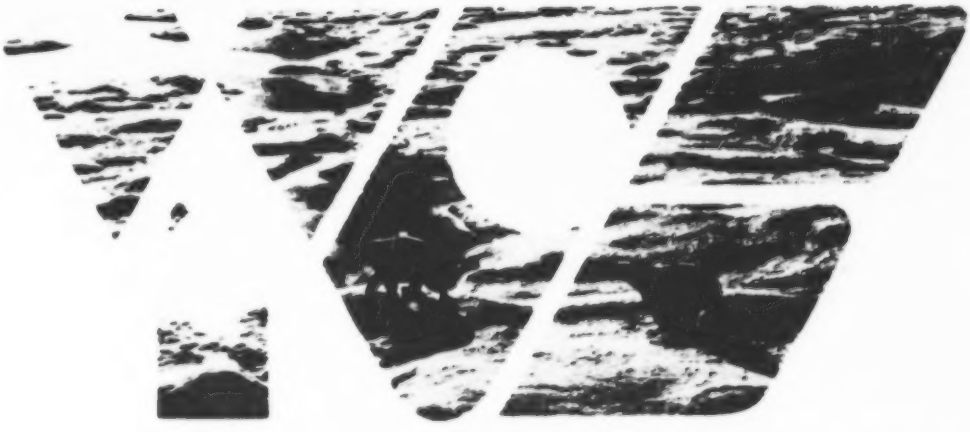
Statistics Schedule II

Accidents Reported by Part of Body Injured and Type of Injury

Part of Body	No. of Claims
Head	13
Ear	29
Ear External	1
Ear Internal (Hearing)	12
Eye(s)	
Optic Nerves — Vision	382
Face	35
Jaw (Chin)	3
Mouth	
(Lips, Teeth, Tongue, etc.)	30
Nose	8
Face — Multiple Parts	8
Face — N.E.C.-Eyebrow	11
Scalp	47
Skull	35
Head — Multiple	6
Head — N.E.C.	6
Neck	46
Upper Extremities	—
Arm(s) Above Wrist	33
Upper Arm	10
Elbow	67
Forearm	50
Arm, Multiple	6
Arm, N.E.C.	1
Wrist	73
Hand (Not Wrist or Fingers)	222
Finger(s)	506
Upper Extremities — Multiple	15
Upper Extremities — N.E.C.	1
Trunk	—
Abdomen	
(Internal Organs, Groin)	46
Back	458
Chest	
(Ribs, Breast Bone, etc.)	74

Part of Body	No. of Claims
Hips (Pelvis, Buttocks)	20
Shoulder(s)	78
Trunk Multiple	1
Trunk N.E.C.	2
Lower Extremities	—
Leg(s) Above Ankle	52
Thigh	20
Knee	142
Lower Leg	27
Leg, Multiple	3
Leg, N.E.C.	—
Ankle	133
Foot (Not Ankle or Toes)	149
Toe(s)	44
Lower Extremities	7
Lower Extremities, N.E.C.	1
Multiple Parts	
(More than 1 major part)	127
Body System	3
Digestive System	2
Excretory System	—
Musculo-Skeletal System	—
Nervous System	1
Respiratory System	28
Body Parts N.E.C.	—
Unclassified	11
Eye Glasses	46
Dentures	8
Hearing Aid	1
Prosthesis	1
Non-Personal	1
Total	**3,142**

Type of Injury	No. of Claims
Amputation	20
Asphyxia, Drowning	1
Burn, Scald (Heat)	74
Concussion	16
Contusion, Crush, Bruise	720
Cut, Laceration, Puncture	588
Dislocation	24
Electric Shock, Electrocution	1
Fracture	165
Hernia, Rupture	20
Scratches, Abrasions, F B	337
Sprains, Strains	789
Multiple Injuries	49
Occupational Injuries	1
Burn (Chemical)	40
Contagious or Infectious Disease	—
Dermatitis — Rash, etc	25
Freezing, Frostbite, Exposure	13
Hearing Loss	28
Heat Stroke	1
Inflammation, Irritation Joints — Muscles	28
Poisoning, Systemic	32
Silicosis	2
Pneumoconiosis, N E C	2
Radiation Effects (Welding Flash)	22
Occupational Illnesses, N E C	8
Non-Personal Damage — Eye Glasses, etc	58
Unclassified — Unidentified Disorder	78
Total	**3,142**



Workers' Compensation Board

(Northwest Territories)

POOR

QUALITY

ORIGINAL